



**PLEASE CIRCULATE**

**NEW VACANCY ENDORSEMENT  
FOR SIF PROPERTY POLICY**

Effective November 1, 2007, State Insurance Fund (SIF) property policyholders received a new endorsement that addresses any loss to vacant and unoccupied buildings. "Vacant" means the building contains no contents that pertain to the operations or activities customary to the occupancy of the building. "Unoccupied" means the building contains contents that pertain to the occupancy of the building but the operations and activities usual to the occupancy of the building have been suspended. A building that is temporarily unoccupied due to seasonal usage, such as a school building, will not be considered unoccupied for purposes of this endorsement.

If the building where loss or damage occurs has been "vacant" or "unoccupied" for more than 60 consecutive days before that loss or damage occurs, the SIF will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

- (a) Vandalism; (b) Sprinkler leakage, unless you have protected the system against freezing;
- (c) Building glass breakage; (d) Water damage;
- (e) Theft; or (f) Attempted theft.

No coverage for a scheduled property that is vacant or unoccupied for 60 consecutive days will be provided unless the SIF has been notified and an agreed amount of coverage applied to that property, not to exceed salvage value.

Many property policies suspend coverage after a building has been vacant or unoccupied for 60 consecutive days because the probability of loss from vandalism or malicious mischief increases significantly. The premiums and coverage for the SIF property policy are partially based on the understanding that these building would be occupied.

If you have any questions please contact Dale Whittle at (334) 223-6139.

**STATE EMP REPORTS FY07  
SAVINGS EXCEEDING \$1 MILLION**

The Statewide Equipment Maintenance Program (EMP), managed by The Remi Group, LLC, has recently reported a cumulative savings of \$1.202 million for Fiscal Year 2007. The EMP provides corrective and preventative maintenance on a wide variety of electronic equipment at a guaranteed 25% savings level as compared to Original Equipment Manufacturer (OEM) or OEM certified vendor maintenance contracts. All State Agencies are eligible and encouraged to participate in the program to receive the 25% discount. The program has proved to be a cost effective, efficient way to manage electronic equipment maintenance and repairs. The EMP allows each organization the freedom to select their preferred service provider for each service event. Detailed online reports offer a broad view of equipment and vendor performance.

Recently the University of Alabama at Birmingham (UAB) elected to utilize the The Remi Group's EMP for Fiscal Year 2008. UAB, which has evolved into a world renowned research university and health care center, decided to begin the program at their School of Medicine. By adding medical equipment, as well as general office equipment, the EMP has presented UAB with an immediate 25% savings from their previous vendor maintenance contracts. UAB plans to introduce the EMP into more of its schools in the coming months. Alabama State Colleges and Universities are also eligible for immediate participation in the program, and a 25% discount on their current maintenance contracts.

***Contact The Remi Group today to start saving!***

For more information about the EMP, please call Nancy Dodd at (334) 353-8751 or e-mail at [NDodd@TheRemiGroup.com](mailto:NDodd@TheRemiGroup.com).

Visit Risk Managements' website for a review of the EMP:  
<http://www.riskmgt.alabama.gov/RM/EquipMaint.aspx>.

## Wise Words

is a publication of the  
Department of Finance  
Division of Risk  
Management  
State of Alabama

Director of Finance  
James Allen Main

Risk Manager  
Ben M. Spillers

We greatly appreciate  
the contribution of the follow-  
ing individuals to this issue of

## Wise Words

Ben M. Spillers  
Kim Huggins  
Marilyn Tucker  
Jerry Carpenter  
Carl Walter  
Dan Burgess  
Bob Smith  
Dale Whittle

## Wise Words

777 South Lawrence St.  
Montgomery, Alabama  
36130-3250

(334) 223-6120 Phone  
(334) 223-6154 Fax

or e-mail:  
[riskinfo@finance.alabama.gov](mailto:riskinfo@finance.alabama.gov)  
or website:  
<http://www.riskmgt.alabama.gov>

If you are interested in  
receiving this publication via  
e-mail, please send your  
e-mail address to:  
[becky.cole@finance.alabama.gov](mailto:becky.cole@finance.alabama.gov)

# WHAT A DIFFERENCE A FRIEND MAKES

The Substance Abuse and Mental Health Services Administration (SAMHSA) developed a program to provide tools to individuals to assist them in supporting a friend living with a mental illness. Information about this program can be found at [www.whatadifference.org](http://www.whatadifference.org). The program, while educating on mental illness, stresses that friends can make a difference by offering reassurance, companionship and emotional strength. These concepts are not limited to individuals living with mental illness. December seems like the perfect time of year to “make a difference” by being a friend.

There are many situations that are made less difficult by the presence of a friend. During the holidays, both being a good friend and allowing others to be a good friend to us can be especially meaningful. Some ideas for being a good friend during the holidays include:

- Don't assume everyone is as busy as you are. Look around for those that may be lonely during the “happiest time of the year.”
- Even if you don't routinely send out holiday cards, think of those around you that have experienced a loss this year, or have had a difficult year due to other reasons such as illness, job loss or divorce and send a greeting.
- Invite someone home with you for dinner, or to lunch on the weekend. It doesn't have to be an elaborate meal planned by Martha Stewart. Put on a crock pot of chili and invite a friend for a bowl.
- Remember, the holiday is about people not things. Assess if you really need all the decorations and every dish that you normally prepare or could that time be better spent on relationships.
- Don't be afraid to suggest resources that may be helpful. A newly widowed or divorced person may need to expand their social and support network. Research activities and groups in your area that may help fill some of the free time they now have available.



Friends do not have to know the right thing to say or be able to meet every need. Letting someone know that you care can make a difference. If you happen to be that “friend in need,” allow others to enjoy the good feeling that comes from being helpful. Let your friends know how they can provide assistance. If you find yourself without a supportive network, be open to new ideas and activities.

*By being a friend we can make a difference in the lives of others!*

# SECURE THAT LAPTOP

## No place is safe

Never assume your laptop will be safe just sitting around. Treat as if it were \$3,000 in cash lying around, and lock it down using a cable lock or secure docking station.

## Use a non descript carrying case

Nothing says “Steal me” like walking around a public place with a leather laptop case with the manufacturer’s or your company’s logo stamped to the side. Consider buying a form fitting padded sleeve for your laptop, and carrying it in a backpack, courier bag, briefcase, or other common non descript carrying case. Backpacks make it easier to keep your laptop with you when you go to the bathroom. (A prime target area for laptop thieves is hotels, bars, airports, and convention centers). If you are traveling in airports and train stations, consider putting small locks on the zippers of your case (especially backpacks) so no one can simply reach into your bag and rip you off as you are standing in line.

## When traveling by car...

If possible use a car with a locking trunk (not a hatchback/minivan/or SUV) and never leave your laptop in a vehicle where a passing thief can see it through the window. If you do place your laptop in the trunk, use a cable lock to secure it to the trunk lid so that they still can’t take it easily even if they manage to open the trunk. If a rental car is needed, rent a car with an alarm system(if possible) and no external stickers identifying it as a rental. Thieves target popular lunch spots with crowded parking lots, and they often look for rental cars. If you store your laptop in the vehicle for any period of time, keep in mind that the extreme temperature ranges within the vehicle could wreck havoc with your laptop. In the summer, the inside of a parked car can reach temperatures that will melt your laptop’s components. In the winter, LCD screens can freeze solid and split.

## While staying in a hotel...

Savvy road warriors already know the hazards of leaving valuables in hotel rooms, and professional thieves know that business travelers almost always have a few goodies that can be sold for a quick profit. If you keep your laptop



in your hotel room anchor it securely to a metal post or fixed object. Consider a motion alarm for your laptop as well as one for your room. When not in your room, consider locking your laptop up in the hotel’s safe. (Make sure you get a receipt).

## When attending conventions and conferences...

Laptop thieves target business conferences and conventions because they know you’ll feel more comfortable around your peers. They look for events that use the same facilities for a few days, because they’re counting on you to become lax as you become used to the surroundings and start to feel safe. Most conventions only check ID’s at the beginning of the morning. By the afternoon when you’re tired and have let your guard down, thieves can walk in and out of conference rooms without being challenged or even noticed.

## Make security a habit

People are the weakest link in the security chain. If you care about your laptop and your data, a healthy dose of paranoia will help keep it safe. (We hope we haven’t made you too paranoid!) Get into the habit of locking your laptop up when you’re working with it, or when storing it. (A cable lock takes less time to install than it does for your PC to boot.) Use common sense when traveling and try to stay in physical contact with your laptop at all times. If you are traveling with trusted friends or business associates use the “buddy system” to watch each others back (and laptops). A determined thief may still be able to get your laptop if they set their mind to it, but why make it easy for them?

## FREEZE WARNING



At this time every year we become repetitious concerning certain precautions, but it is better to be safe than

sorry. We encourage you to take precautions to lessen freeze damage. All water pipes (hot or cold) should be insulated against a freeze even if installed inside of buildings. Heat should be maintained in buildings at all times--including holidays.

- Property should be inspected immediately following freezing temperatures prior to thawing to prevent subsequent water damage from broken pipes.
- Filters should be thoroughly cleaned and/or inspected. Air-conditioning units should be protected against freeze damage.

Sprinkler systems should also be part of your cold weather preventive maintenance.

- Prior to a hard freeze, contact a sprinkler contractor that is licensed through the State Fire Marshals Office to evaluate your system for proper design and protection.
- If the automatic fire sprinkler system in your facility is removed from service because of maintenance - YOU MUST NOTIFY THIS OFFICE OF THE DATE OF SHUTDOWN AND THE DATE SERVICE IS RESUMED. A FIRE WATCH MUST BE INSTITUTED IN ANY BUILDING WHERE THE FIRE SPRINKLER SYSTEM IS COMPROMISED AND MUST REMAIN IN EFFECT UNTIL THE SYSTEM IS RESTORED.

Remember that preventive maintenance keeps damage claims at a minimum, and results in low premiums for your agency. If you have any questions please contact Dale Whittle at (334) 223-6139, or Jeff Thompson at the State Fire Marshals Office, (334) 241-4166.